

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jeffrey J. Ritsick  
Debtor

Case No. 22-01115-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 04, 2022

User: AutoDocket  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2022:**

Recip ID	Recipient Name and Address
db	+ Jeffrey J. Ritsick, 216 Main Street, Dallas, PA 18612-1802
5480404	+ Commonwealth Health, PO Box 637289, Cincinnati OH 45263-7289
5480405	+ DSRM National Bank Valero, 7201 Canyon Drive, Amarillo TX 79110-4339
5480407	Geisinger, 100 North Academy Ave, Danville PA 17822-3941
5480409	Lehigh Valley Health Network, PO Box 781733, Philadelphia PA 19178-1733
5480410	Lehigh Valley Health Network, Cedar Crest Blvd & I-78, Allentown, PA 18105
5480411	+ Lehigh Valley Hospital Hazleton, 700 E Broad Street, Hazleton PA 18201-6835
5480412	Lehigh Valley Hospital Hazleton, PO Box 781733, Philadelphia PA 19178-1733
5480416	NE Rehabilitation Associates PC, 5 Morgan Highway Suite 4, Scranton, PA 18508-2641
5480420	Sun Life, One Sun Life Executive Park, Wellesley Hills, MA 02481
5480422	TBOM Milestone, 2216 W 2nd Street, Dixon, MO 65459
5480423	+ Trident Asset Management, 53 Perimeter Center East Suite 440, Atlanta GA 30346-2230

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Oct 04 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5480401	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 04 2022 18:38:00	Absolute Resolutions Investments LLC, 8000 Norman Center Drive Suite 350, Bloomington MN 55437
5480402	+ EDI: CAPITALONE.COM	Oct 04 2022 22:43:00	Capital One Bank, PO Box 31293, Salt Lake City UT 84131-0293
5480403	+ EDI: WFNNB.COM	Oct 04 2022 22:43:00	Comenity Capital Bank/HSN, PO Box 182120, Columbus OH 43218-2120
5480406	+ EDI: AMINFOFP.COM	Oct 04 2022 22:43:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls SD 57107-0145
5480408	EDI: JEFFERSONCAP.COM	Oct 04 2022 22:43:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud MN 56303
5480413	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 04 2022 18:43:14	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-5115
5480414	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 04 2022 18:43:14	Merrick Bank, PO Box 9201, Bethpage, NY 11804-9001
5480415	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 04 2022 18:38:00	Midland Credit Management Inc, 350 Camino Del Reina, Suite 100, San Diego, CA 92108-3007
5480691	+ EDI: RECOVERYCORP.COM	Oct 04 2022 22:43:00	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5480418	EDI: PRA.COM	Oct 04 2022 22:43:00	Portfolio Recovery Associates, 120 Corporate Blvd Suite 100, Norfolk, VA 23502
5480417	+ Email/Text: paparalegals@pandf.us	Oct 04 2022 18:38:00	Patenaude & Felix, APC, Gregg L. Morris,

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5480421 + EDI: RMSC.COM

Oct 04 2022 22:43:00

Esquire, 501 Corporate Drive, Suite 205,  
Canonsburg, PA 15317-8584

SYNCB/Lowes, 4125 Windward Plaza,  
Alpharetta, GA 30005-8738

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5480419		Ratchford Law Group, Michael F. Ratchford, Esquire, 54 Glenmaura Nat'l Blvd., Suite 104

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
J. Zac Christman	on behalf of Debtor 1 Jeffrey J. Ritsick zac@fisherchristman.com office@fisherchristman.com
John Fisher	on behalf of Debtor 1 Jeffrey J. Ritsick johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Lisa Ann Rynard (Trustee)	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Jeffrey J. Ritsick

Social Security number or ITIN xxx-xx-7657

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-01115-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Jeffrey J. Ritsick  
aka Jeffrey Joseph Ritsick**By the  
court:**10/4/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**